

Information to identify the case:

Debtor 1	<u>Jason R. Shumaker</u>	Social Security number or ITIN	xxx-xx-2275
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jessica L. Shumaker</u>	Social Security number or ITIN	xxx-xx-6216
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21532-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason R. Shumaker

Jessica L. Shumaker
fka Jessica L. Puet

8/8/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jason R. Shumaker
 Jessica L. Shumaker
 Debtors

Case No. 18-21532-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 44

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db/jdb
 cr
 +Jason R. Shumaker, Jessica L. Shumaker, 1736 Alcoa Drive, Arnold, PA 15068-4055
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14815660 +AES, PO Box 2461, Harrisburg, PA 17105-2461
 14815667 AV Medical Imaging Inc., 7 Acee Drive, Natrona Heights, PA 15065-9700
 14815661 +Allegheny Valley Hospital, PO Box 3475, Toledo, OH 43607-0475
 14815662 +Allegheny Health Services Employees, Federal Credit Union, 320 E. North Avenue,
 Pittsburgh, PA 15212-4756
 14815665 +Arnold, c/o PAMS, 336 Delaware Avenue, Dept. U, Oakmont, PA 15139-2138
 14815669 +Blackburns, 301 Corbet Street, Tarentum, PA 15084-1877
 14815668 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Best Buy, PO Box 78009, Phoenix, AZ 85062-8009)
 14815671 Capital One, P.O. Box 71803, Charlotte, NC 28272-1083
 14815673 +Collection Service Center, Inc., PO Box 560, New Kensington, PA 15068-0560
 14815674 +Credit Management-UPMC Physician Service, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14815678 +Erie Insurance Exchange, PO Box 361625, Columbus, OH 43236-1625
 14815679 +Frederick J. Moffit, DMD LLC, 848 Pittsburgh St., Springdale, PA 15144-1640
 14815681 +HUD, 451 Seventh Street SW, Washington, DC 20410-0002
 14815680 +Hometown Oxygen Pittsburgh LLC, 35 Sarhelm Road, Harrisburg, PA 17112-3339
 14815685 MOHELA, PO Box 105347, Atlanta, GA 30348-5347
 14815687 North Pittsburgh Pain Physicians, 111 Stow Avenue, Suite 200,
 Cuyahoga Falls, OH 44221-2560
 14815688 One Main Financial, 161 Hillcrest Shopping Center, Lower Burrell, PA 15068
 14815689 PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387
 14815690 Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
 14815691 +State Collection Service, PO Box 6250, Madison, WI 53716-0250
 14815696 +UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
 14815697 +Verizon, PO Box 1259, Dept. 93305, Oaks, PA 19456-1259

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2018 02:07:03 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14815659 +E-mail/Text: bankruptcynotices@fifsg.com Aug 09 2018 02:06:28
 1st Investors Servicing Coproration, 380 Interstate N. Parkway, Suite 300,
 Atlanta, GA 30339-2222
 14815664 +EDI: RMCB.COM Aug 09 2018 05:43:00 AMCA Collection Agency, 4 West Chester Plaza,
 Building 4, Elmsford, NY 10523-1615
 14815663 +EDI: RMSC.COM Aug 09 2018 05:43:00 Amazon, PO Box 960013, Orlando, FL 32896-0013
 14815666 +E-mail/Text: asi@auditsystemsinc.net Aug 09 2018 02:08:38 Audit Systems Incorporated,
 3696 Ulmerton Rd., Suite 200, Clearwater, FL 33762-4237
 14815670 EDI: CAPITALONE.COM Aug 09 2018 05:43:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 14815672 EDI: RMSC.COM Aug 09 2018 05:43:00 Care Credit, c/o Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 14815675 +E-mail/Text: abovay@creditmanagementcompany.com Aug 09 2018 02:07:49 Credit Managment Co.,
 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
 14815676 EDI: RCSFNBMARIN.COM Aug 09 2018 05:43:00 Credit One Bank, P.O. Box 60500,
 City of Industry, CA 91716-0500
 14815677 EDI: DISCOVER.COM Aug 09 2018 05:43:00 Discover, PO Box 6103,
 Carol Stream, IL 60197-6103
 14815682 EDI: IRS.COM Aug 09 2018 05:43:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 14815683 +EDI: RMSC.COM Aug 09 2018 05:43:00 JC Penny, PO Box 960090, Orlando, FL 32896-0090
 14815684 EDI: RMSC.COM Aug 09 2018 05:43:00 Midas Synchrony Car Care, PO Box 960061,
 Orlando, FL 32896-0061
 14815686 +EDI: WFNNB.COM Aug 09 2018 05:43:00 New York and Company, P.O. Box 659728,
 San Antonio, TX 78265-9728
 14816979 +EDI: PRA.COM Aug 09 2018 05:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14815692 EDI: WTRNBANK.COM Aug 09 2018 05:43:00 Target, P.O. Box 660170, Dallas, TX 75266-0170
 14815694 EDI: WFNNB.COM Aug 09 2018 05:43:00 The Children's Place, PO Box 659820,
 San Antonio, TX 78265-9120
 14815695 +EDI: RMSC.COM Aug 09 2018 05:43:00 Toys R Us, PO Box 530938, Atlanta, GA 30353-0938
 14815698 EDI: RMSC.COM Aug 09 2018 05:43:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927
 14815699 E-mail/Text: bankruptcy@firstenergycorp.com Aug 09 2018 02:07:25 West Penn Power,
 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 20

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 44

Date Rcvd: Aug 08, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Pennymac Loan Services, LLC
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14815693* Target, P.O. Box 660170, Dallas, TX 75266-0170

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
James Warmbrodt on behalf of Creditor Pennymac Loan Services, LLC bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Jessica L. Shumaker julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com
Kenneth Steidl on behalf of Debtor Jason R. Shumaker julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6